

**SunTrust Bank**  
**Financial Summary<sup>1</sup>**  
(Dollars in thousands)

|   | <u>Quarter Ended<br/>March 31, 2018</u> | <u>Quarter Ended<br/>December 31, 2017</u> | <u>Quarter Ended<br/>September 30, 2017</u> |
|---|---|--|---|
| Net income  | \$651,108                               | \$773,985                                  | \$574,239                                   |
| Tier I risk-based capital ratio                             | 11.41%                                  | 11.31%                                     | 11.06%                                      |
| Total risk-based capital ratio                              | 12.90%                                  | 12.83%                                     | 12.60%                                      |
| Leverage capital ratio                                      | 10.14%                                  | 9.97%                                      | 9.79%                                       |
| <b>Balance Sheet Data (period end):</b>                     |   |  |   |
| Loans and leases held for sale                              | \$2,340,019                             | \$2,243,778                                | \$2,654,589                                 |
| Loans and leases, net of unearned income                    | 142,813,982                             | 143,290,971                                | 144,531,324                                 |
| Assets  | 199,970,211                             | 201,637,519                                | 203,380,775                                 |
| Deposits  | 165,116,782                             | 164,051,107                                | 165,526,301                                 |
| Realized shareholders' equity                               | 25,583,370                              | 25,343,435                                 | 24,917,289                                  |
| Accumulated other comprehensive income                      | (1,512,999)                             | (790,602)                                  | (701,638)                                   |
| Total shareholders' equity                                  | <u>\$24,070,371</u>                     | <u>\$24,552,833</u>                        | <u>\$24,215,651</u>                         |
| <b>Loan Performance Data:</b>                               |   |  |   |
| Allowance for loan and lease losses (at period end)         | 1,693,581                               | 1,734,539                                  | 1,771,259                                   |
| As a percentage of period end loans and leases <sup>2</sup> | 1.19%                                   | 1.21%                                      | 1.23%                                       |
| Net loans charged off                                       | 78,838                                  | 110,149                                    | 78,217                                      |
| Nonperforming loans and leases (at period end) <sup>2</sup> | 712,359                                 | 674,055                                    | 728,432                                     |
| As a percentage of period end loans and leases <sup>2</sup> | 0.50%                                   | 0.47%                                      | 0.50%                                       |

<sup>1</sup> The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated.

<sup>2</sup> Excludes held for sale.